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by certify that, on the date shown below, this

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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

GROUP ART UNIT: 3628

EXAMINER: DAVID LINZEY

In re Application of:

EDWARD G. MCLAUGHLIN et al.

)

Application No: 09/277,189) For: ELECTRONIC BILL PRESENTATION AND PAYMENT

Filed: March 26, 1999) METHOD AND SYSTEM

Attorney Docket No. 7196)

Commissioner for Patents Washington, D.C. 20231

October 10, 2002

AMENDMENT A

Sir:

In response to the Office Action mailed May 10, 2002, entry of the following amendments and reconsideration claims as amended are respectfully requested. In addition, Applicant hereby respectfully petitions for an extension of time of two months